

PATENT ABSTRACTS OF JAPAN

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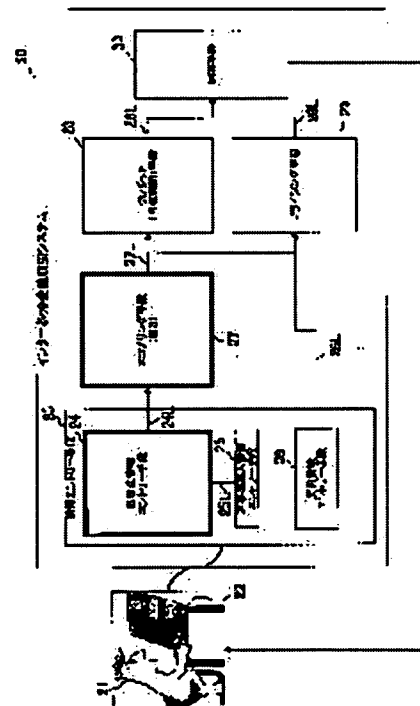
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(54) FINANCIAL TRANSACTION SYSTEM USING INTERNET

(57)Abstract:

PROBLEM TO BE SOLVED: To automatically perform customer rating, financial merchandise pricing and credit admission with respect to customer's application for financial merchandise by utilizing the Internet.

SOLUTION: A financier offers an Internet financial transaction system (20), including a virtual window on the Web of the Internet to which the customer (21) can access, and the customer gives transaction destination information (24) and contract information (26) about the financial merchandise to the Internet financial transaction system via the virtual window. In the Internet financial transaction system, a grade linked mainly with probability of bankruptcy is attached to the transaction destination information to perform customer rating (27), and the pricing (29) and the credit (28) of the financial merchandise are decided on the basis of the rating and the contract information.



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